1231.01/6

U.S. DEPARTMENT OF HOMELAND SECURITY Federal Emergency Management Agency National Flood Insurance Program

OMB No. 1660-0008 Expiration Date: November 30, 2018

ELEVATION CERTIFICATE

Important: Follow the instructions on pages 1-9.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

Cop) an pages of this t		mode and an attachme	31118 101	(1) community onic	iai, (2) insurance a	genvoompan	ly, and (3) building owner.
44 5 11 0 5		ION A - PROPERTY	INFOR	MATION		FOR INSUE	RANCE COMPANY USE
A1. Building Owner's Name William F. Mandia Police					Policy Num	ber:	
A2. Building Street Box No. 44 Bucknell Road	Address (inc	luding Apt., Unit, Suite	, and/o	r Bldg. No.) or P.O.	Route and	Company N	IAIC Number:
City		···		State		7ID Code	
Somers Point				New Jersey		ZIP Code 08244	
A3. Property Descr Lot 6 Block 1231.01		d Block Numbers, Tax	Parce	l Number, Legal De	scription, etc.)		
A4. Building Use (e	.g., Resident	ial, Non-Residential, A	ddition	, Accessory, etc.)	Residential		
		°19'37.16" [_				1927 🗵 NAD 1983
		ns of the building if the	Certific	ate is being used to	o obtain flood insur	ance.	
A7. Building Diagra	-						
•	-	pace or enclosure(s): space or enclosure(s)		mag			
•		• • • • • • • • • • • • • • • • • • • •		513 sq ft	Maria de Caracteria		
!		od openings in the cra enings in A8.b 0		_	ithin 1.0 foot above	e adjacent gr	ade0
d) Engineered				sq in			
)				
A9. For a building w		5 5					
		ed garage 206		sq ft			
		od openings in the atta	ached g	garage within 1.0 for	ot above adjacent	grade	0
c) Total net are	a of flood op	enings in A9.b	0	sq in			
d) Engineered	flood opening	gs? Yes No	o 				
	SEC	CTION B - FLOOD IN	ISURA	NCE RATE MAP	(FIRM) INFORMA	TION	
B1. NFIP Communit City of Somers Poin		ommunity Number		B2. County Name Atlantic			B3. State New Jersey
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	E	IRM Panel ffective/	B8. Flood Zone(s	(Zoi	se Flood Elevation(s) ne AO, use Base
3400170001	В	11/17/1982		evised Date /1982	A5	9 Floo	od Depth)
		Base Flood Elevation (pth entered in Item	B9:	
∐ FIS Profile	▼ FIRM [Community Determ	ined [Other/Source:			
B11. Indicate elevat	tion datum us	sed for BFE in Item 89:	: 🔀 N	GVD 1929 🔲 NA	VD 1988 🔲 Ot	her/Source:	
B12. Is the building	located in a	Coastal Barrier Resou	rces Sy	/stem (CBRS) area	or Otherwise Prote	ected Area (0	DPA)? ☐ Yes ☒ No
Designation D				☐ OPA			

ELEVATION CERTIFICATE

IMPORTANT: In these spaces, copy the corresponding in	formation from Sect	ion A.	FOR INSUR	ANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite, and/or Bl 44 Bucknell Road	dg. No.) or P.O. Raut	e and Box No.	Policy Numb	per:
City State Somers Point New J	ZIP C ersey 0824		Company N	AIC Number
SECTION C - BUILDING ELEV	ATION INFORMAT	ON (SURVEY	REQUIRED)	
C1. Building elevations are based on: Construction	Drawings* 🔲 Build	ing Under Cons	truction* 🗵	Finished Construction
*A new Elevation Certificate will be required when con-		•		
C2. Elevations – Zones A1–A30, AE, AH, A (with BFE), VE Complete Items C2.a–h below according to the buildin Benchmark Utilized: GPS observations	E, V1–V30, V (with BF g diagram specified in Vertical Datum: I	Item A7. In Pu	R/AE, AR/A1-A erto Rico only, e	A30, AR/AH, AR/AO. enter meters.
Indicate elevation datum used for the elevations in item				
☑ NGVD 1929 ☐ NAVD 1988 ☐ Other/So	urce:			······································
Datum used for building elevations must be the same	as that used for the Bl	-E.	Check th	ne measurement used.
a) Top of bottom floor (including basement, crawlspace)	e, or enclosure floor)	<u> </u>	X	feet 🗌 meters
b) Top of the next higher floor		11.9	X	feet meters
c) Bottom of the lowest horizontal structural member (V Zones only)	N/A	X	feet meters
d) Attached garage (top of slab)		8.0	X	feet meters
e) Lowest elevation of machinery or equipment servic (Describe type of equipment and location in Comm		8.0	×	feet meters
f) Lowest adjacent (finished) grade next to building (L	AG)	<u>7</u> . <u>7</u>	X	feet 🔲 meters
g) Highest adjacent (finished) grade next to building (HAG)	<u>8</u> . <u>2</u>	X	feet meters
h) Lowest adjacent grade at lowest elevation of deck structural support	or stairs, including	<u> </u>	X	feet meters
SECTION D - SURVEYOR, E	NGINEER, OR ARC	HITECT CERT	TFICATION	
This certification is to be signed and sealed by a land surve I certify that the information on this Certificate represents n statement may be punishable by fine or imprisonment unde	iv best efforts to inter	pret the data ava	by law to certify ailable. I unders	y elevation information. tand that any false
Were latitude and longitude in Section A provided by a lice	•		Chec	k here if attachments.
	License Number			
<u> </u>	34500			and A
Title P.L.S.				
Company Name		<u></u> .		P/ace
Morgan Engineering, LLC				Seal
Address P.O. Box 5232			Lic	No.34500
l _ • •	State New Jersey	ZIP Code 08754		•
Signature Signat	Date 05/24/2018	Telephone (732) 270-9698)	
Copy all pages of this le ation Certificate and all attachment	s for (1) community of	icial, (2) insuran	ce agent/compa	ny, and (3) building owner.
Comments (including type of equipment and location, per C The dwelling is a split-level building. The crawl space is the section is the next higher floor at elevation 8.0'. The finishe elevation 8.0'. The furnace is lifted off the crawl space floor Latitude and longitude recorded from Google Earth. Bench (Preliminary FEMA Zone/Elev - AE 8 [34001C0428G - Prel	lowest floor at elevat d floor is at elevation at elevation 8.3'. The mark elevation conve	11.9. The hot wa air conditioner a ted from NAVD	ater heater sits unit sits outside	on the garage floor at at elevation 8.3'. 1929 using VERTCON.
				(18-04243)

ELEVATION CERTIFICATE

IMPORTANT: In these spaces, copy the corresponding	g information fro	m Section A.	FOR INSURANCE COMPANY USE
Building Street Address (Including Apt., Unit, Suite, and/o 44 Bucknell Road	or Bldg. No.) or P.C). Route and Box No.	Policy Number:
	ate ew Jersey	ZIP Code 08244	Company NAIC Number
SECTION E - BUILDING ELE FOR ZONE	VATION INFORM AO AND ZONE A	IATION (SURVEY NO (WITHOUT BFE)	OT REQUIRED)
For Zones AO and A (without BFE), complete Items E1–complete Sections A, B,and C. For Items E1–E4, use na enter meters.	E5. If the Certificat tural grade, if avail	e is intended to suppo able. Check the measu	rt a LOMA or LOMR-F request, rrement used. In Puerto Rico only,
E1. Provide elevation information for the following and of the highest adjacent grade (HAG) and the lowest grade (HAG) and the lowest adjacent grade (HAG) and the lowest grade (HAG) a			her the elevation is above or below
a) Top of bottom floor (including basement, crawlspace, or enclosure) is		feet me	ters above or below the HAG.
 Top of bottom floor (including basement, crawlspace, or enclosure) is 		feet me	eters above or below the LAG.
E2. For Building Diagrams 6–9 with permanent flood op the next higher floor (elevation C2.b in	enings provided in	Section A Items 8 and	/or 9 (see pages 1-2 of Instructions),
the riext righer floor (elevation 62.5 in the diagrams) of the building is		feet me	eters above or below the HAG.
E3. Attached garage (top of slab) is		feet	eters above or below the HAG.
E4. Top of platform of machinery and/or equipment servicing the building is		feet me	eters above or below the HAG.
E5. Zone AO only: If no flood depth number is available floodplain management ordinance? Yes	, is the top of the b No	ottom floor elevated in	_
SECTION F PROPERTY OWN	ER (OR OWNER'S	REPRESENTATIVE)	CERTIFICATION
The property owner or owner's authorized representative community-issued BFE) or Zone AO must sign here. The	e who completes S	ections A, B, and E for	Zone A (without a FEMA-issued or
Property Owner or Owner's Authorized Representative's	Name		
Address	City	,	State ZIP Code
Signature	Dat	е	Telephone
Comments	· · · · · · · · · · · · · · · · · · ·		
			Check here if attachments.

ELEVATION CERTIFICATE

IMPORTANT: In these spaces, copy the corr	esponding information from	Section A.	FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, S 44 Bucknell Road	uite, and/or Bldg. No.) or P.O.	Route and Box No.	Policy Number:
City		ZIP Code	Company NAIC Number
Somers Point	New Jersey	08244	
SECTION	ON G - COMMUNITY INFORI	MATION (OPTIONAL)	
The local official who is authorized by law or or Sections A, B, C (or E), and G of this Elevation used in Items G8–G10. In Puerto Rico only, er	Certificate. Complete the app		
G1. The information in Section C was takengineer, or architect who is authorized data in the Comments area below.)	ten from other documentation ted by law to certify elevation	that has been signed as information. (Indicate th	nd sealed by a licensed surveyor, e source and date of the elevation
G2. A community official completed Sect or Zone AO.	ion E for a building located in	Zone A (without a FEM)	A-issued or community-issued BFE)
G3. The following information (Items G4-	-G10) is provided for commun	ity floodplain managem	ent purposes.
G4. Permit Number	G5. Date Permit Issued		Date Certificate of Compliance/Occupancy Issued
G7. This permit has been issued for:	New Construction Subs	tantial Improvement	
G8. Elevation of as-built lowest floor (includin of the building:	g basement)	[] feet	meters Datum
G9. BFE or (in Zone AO) depth of flooding at	the building site:		meters Datum
G10. Community's design flood elevation:			meters Datum
Local Official's Name	Title		
Community Name	Tele	phone	
Signature	Date)	
Comments (including type of equipment and lo	ocation, per C2(e), if applicable	e)	
			Check here if attachments.

BUILDING PHOTOGRAPHS

ELEVATION CERTIFICATE

See Instructions for Item A6.

OMB No. 1660-0008 Expiration Date: November 30, 2018

IMPORTANT: In these spaces, co	py the corresponding information	from Section A.	FOR INSURANCE COMPANY USE
Building Street Address (including 44 Bucknell Road	Apt., Unit, Suite, and/or Bldg. No.) or	P.O. Route and Box No.	Policy Number:
City Somers Point	State New Jersey	ZIP Code 08244	Company NAIC Number

If using the Elevation Certificate to obtain NFIP flood insurance, affix at least 2 building photographs below according to the instructions for Item A6. Identify all photographs with date taken; "Front View" and "Rear View"; and, if required, "Right Side View" and "Left Side View." When applicable, photographs must show the foundation with representative examples of the flood openings or vents, as indicated in Section A8. If submitting more photographs than will fit on this page, use the Continuation Page.



Photo One Caption Front view (05/24/2018)

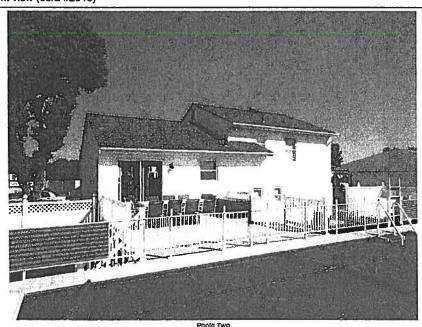


Photo Two Caption Rear view (05/24/2018)

BUILDING PHOTOGRAPHS

ELEVATION CERTIFICATE

Continuation Page

IMPORTANT: In these spaces, copy the corresponding information from Section A.			FOR INSURANCE COMPANY USE
Building Street Address (including Apt., Unit, Suite 44 Bucknell Road	e, and/or Bldg. No.) or	P.O. Route and Box No.	Policy Number:
City	State	ZIP Code	Company NAIC Number
Somers Point	New Jersey	08244	
If submitting more photographs than will fit on a with: date taken; "Front View" and "Rear Vie photographs must show the foundation with representation.	ew": and, if required,	"Right Side View" and "	'Left Side View." When applicable,
	Photo (One	
	Photo Or	NG	
Photo One Caption	riivio Ol		
	Photo ⁻	Two	
	2		
	Photo Tv	40	-
Photo Two Caption			

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040 Expires: 10/31/18

To Be M. Manuschanter					
		SECTION I - LOAN INFORMAT			
1. LENDER/SERVICER NAME	E AND ADDRESS	2. COLLATERAL DESCRIPTION 44 Bucknell Rd Somers Point (Somers Point City), N. Owner: William F. & Gertrude E. Mar Block: 1231.01 Lot: 6 +Census Tract Data: St 34 Co 001 M	J 08244-1338 Idia		
3. LENDER/SERVICER ID#	4. LOAN IDENTIF	IER	5. AMOUN	T OF FLOOD INSURANCE REQUIRED	
		SECTION II			
A. NATIONAL FLOOD INSUR	ANCE PROGRAM	(NFIP) COMMUNITY JURISDICTION	ON		
NFIP Community Name Somers Point City	l l	2. County(ies) Atlantic	3. State	4. NFIP Community Number 340017	
B. NATIONAL FLOOD INSUR	ANCE PROGRAM	(NFIP) DATA AFFECTING BUILDI	NG/MOBILE	HOME	
NFIP Map Number or Community name, if not the s		Revised Date	3. Is ther	e a Letter of Map Change (LOMC)?	
3400170001B		11/17/1982	C YES	(If yes, and LOMC date/no. is available, enter date and case no. below).	
4. Flood Zone A5(AE)		5. No NFIP Map	Date	Case No.	
C. FEDERAL FLOOD INSURA	ANCE AVAILABILI	TY (Check all that apply.)			
	•	munity participates in the NFIP).	Regular P	rogram	
L	•	•		ed Area (OPA). Federal Flood Insurance	
CBRA/OPA Designatio	n Date:		·		
D. DETERMINATION					
If yes, flood insurance is requi	red by the Flood Di			risk of flooding in this area is only reduced,	
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building /mobile home on the NFIP map.					
E. COMMENTS (Optional) THIS DETERMINATION COMPLIES WITH THE FLOOD DISASTER PROTECTION ACT OF 1973.					
APPROXIMATE BASE FLOOD B	ELEVATION IS 9FT				
WTG# 9413131-9603031-SM					
F. PREPARER'S INFORMAT		ath an Abram Lawredon N		T	
NAME, ADDRESS, TELEPHO Western Technologies Group, LL PO Box 636	•	-		DATE OF DETERMINATION	
Somerville, NJ 08876 855-653-5663		Sport Jo	m O	05/07/2018	

NOTICE IS GIVEN TO:

Borrower:

Loan Number:

Order Number: 9413131

Co-borrower:

Determination Date: 05/07/2018

The Flood Disaster Protection Act of 1973, as amended, requires that federally regulated lending institutions shall not make, increase, extend, or renew any loan secured by improved real estate, or a mobile home located, or to be located, in an area that has been identified by the Director of the Federal Emergency Management Agency (FEMA) as an area having special flood hazards and in which flood insurance has been made available under the National Flood Insurance Act of 1968, through the National Flood Insurance Program (NFIP), unless the building or mobile home and any personal property securing such loan is covered for the term of the loan by flood insurance in an amount at least equal to the outstanding principal balance of the loan or the maximum limit of coverage made available under the Act with respect to the particular type of property, whichever is less.

NOTICE TO BORROWER ABOUT SPECIAL FLOOD HAZARD AREA STATUS

Notice of Property in Special Flood Hazard Area (SFHA)

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Director of FEMA as a SFHA using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: Somers Point City

The area has at least a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a SFHA is 26 percent (26%). Federal law allows a lender and borrower jointly to request the Director of FEMA to review the determination of whether the property securing the loan is located in a SFHA. If you would like to make such a request, please contact us for further information.

Notice of Property Not in Special Flood Hazard Area (SFHA)

The building or mobile home described in the attached instrument is not currently located in an area designated by the Director of FEMA as a SFHA. NFIP flood insurance is not required, but may be available. If, during the term of this loan, the subject property is identified as being in a SFHA, as designated by FEMA, you may be required to purchase and maintain flood insurance at your expense.

NOTICE TO BORROWER ABOUT FEDERAL DISASTER ASSISTANCE

Notice in Participating Communities

The community in which the property securing the loan is located participates in the NFIP. The Flood Disaster Protection Act of 1973, as amended, mandates federally insured or regulated lenders to require the purchase of flood insurance on all buildings being financed that are located in SFHAs of communities participating in the NFIP. The flood insurance must be maintained for the term of the loan. If you fail to purchase or renew flood insurance on the property, federal law authorizes and requires us to purchase the flood insurance at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - (1) the outstanding principal balance of the loan; or
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your
 mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain
 flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Notice in Non-participating Communities

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the nonparticipating community has been identified for at least one year as containing a SFIIA, properties located in the community will not be eligible for the federal disaster relief assistance in the event of a federally-declared flood disaster.

NOTICE IS GIVEN TO:	Loan Number:
Borrower:	Order Number: 9413131
Co-borrower:	Determination Date: 05/07/2018
NOTICE TO BORROWER ABOUT AVAILABILITY Of Flood insurance coverage under the NFIP may be purchased through through the NFIP or through an insurance company that participates	h an insurance agent who will obtain the policy either directly
coverage as a standard flood insurance policy under the NFIP may be NFIP. You should compare the flood insurance coverage, deductible insurance policies issued on behalf of the NFIP and policies issued agent as to the availability, cost, and comparisons of flood insurance	be available from private insurers that do not participate in the es, exclusions, conditions, and premiums associated with flood on behalf of private insurance companies and contact an insurance
NOTICE TO BORROWER ABOUT ESCROW REQUIR	REMENT FOR RESIDENTIAL LOANS
Federal law may require a lender or its servicer to escrow all premit building or mobile home securing a loan that is located in an area w account is required for your loan, then you must pay your flood insufrequency as you make loan payments for the duration of your loan, which will be used to pay the flood insurance provider.	with special flood hazards. If your lender notifies you that an escrowurance premiums and fees to the lender or its servicer with the same
Borrower's Signature/Date	Co-Borrower's Signature/Date



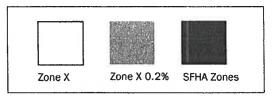
MyFloodStatus Flood Zone Determination





44 Bucknell Rd Somers Point (Somers Point City), NJ 08244-1338 Block: 1231.01 Lot: 6 NFIP Map Panel/Effective Date: 3400170001B (11/17/1982)

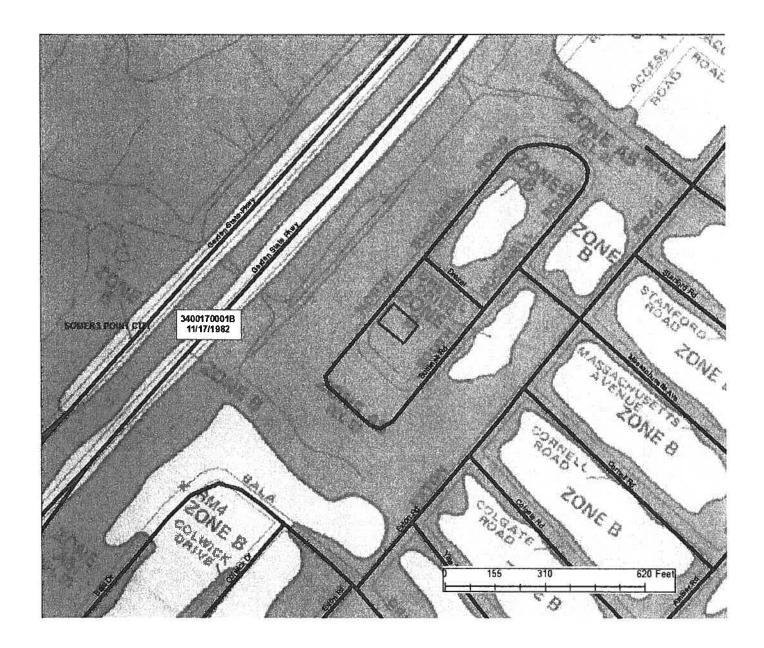
Property Boundary





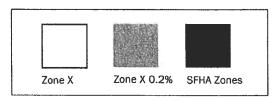
MyFloodStatus Flood Zone Determination FIRM





44 Bucknell Rd Somers Point (Somers Point City), NJ 08244-1338 Block: 1231.01 Lot: 6 NFIP Map Panel/Effective Date: 3400170001B (11/17/1982)

Property Boundary





Preliminary FEMA Data

- -Advisory Base Flood Elevation Maps
- -FEMA Working Maps
- -Preliminary FIRMs



Advisory Base Flood Elevation Maps (ABFE)/FEMA Working Maps (FWM)/Preliminary FIRMs (PFIRM):

This page is included for informational purposes only. It has no effect on whether a property currently requires flood insurance or what the insurance rate would be. The map below depicts the most recent preliminary data released by FEMA.

- -ABFE advisory maps containing only coastal studies released for areas where recent storm events caused significant property loss.
 -FWM second revision of advisory maps released after a more detailed coastal study.
 -PFIRM Coastal and Inland study maps that are subject to final review (and possible revision) before they are made effective FIRMs.

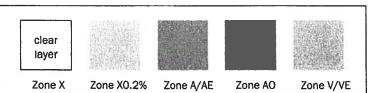
The current regulatory FIRMs are still the official source for determining Flood Insurance Requirements and Premiums. The new ABFE/FWM/PFIRM will aid local officials, builders, architects, insurance professionals, and property owners in making informed decisions about rebuilding.

** Property owners should check with their local building officials to fully understand requirements for using ABFE/FWM/PFIRM for rebuilding efforts.



44 Bucknell Rd Somers Point (Somers Point City), NJ 08244-1338 Block: 1231.01 Lot: 6

Property Boundary



n = ABFE or FWM base flood elevation in feet above sea level. Only applies to AE and VE zones. AO zones have base elevations of 3' or less. X and X 0.2% zones are low risk zones with no elevations.



MyFloodStatus Flood Zone Determination



FEMA SFHAs (Special Flood Hazard Area designated zones)



Zone A - No Base Flood Elevations determined.



Zone AE - Base Flood Elevations determined.



Zone AH - Flood depths of 1 to 3 feet (usually areas of ponding); Base Flood Elevations determined.



Zone AO - Flood Depths of 1 to 3 feet (usually sheet flow on sloping terrain); average depths determined. For areas of alluvial fan flooding, velocities also determined.



ALCO STREET, ST.

Zone VE - Coastal flood zone with velocity hazard (wave action); Base Flood Elevations determined.

Other Zones not designated SFHA (Special Flood Hazard Area)

D - Areas in which flood hazards are undetermined, but possible.
X - Areas determined to be outside the 0.2% annual chance floodplain.
X (0.2 percent annual chance) - Areas of 0.2% annual chance flood; areas of 1% annual chance flood with average depths of less than 1 foot or with drainage areas less than 1 square mile; and areas protected by levees from 1% annual chance flood.

Property Location					· · · · · · · · · · · · · · · · · · ·
44 BUCKNELL RD, Somers Point 08244-1	338				
121 (Somers Point City), Block: 1231.01, Le	ot: 6				
Year One in the last the second	VE juječiejnyčenie Tromovio				
2017					
Property Information	Assessment Data		XI.		
Class: Class: 2 - Residential	Total Value: \$196,000.00				
Additional Lots:	Land Value: \$67,500.00				
Bld Description: 2SF	Improvement Value: \$128,500.00)			
Land Description: 75X100	% Improvement: 65.56				
Acreage: 0.1722	Special Tax Codes:				
Square Footage: 0	Deductions: Senior() Veteran() W	fidow() Surv. Spou	se() Disabled()		
Zoning: R-1, Usage:	Exemption: 0				
Year Constructed: 1978	Exemption statute:				
Use Code: 0	2015 Rate: 2.794; 2015 Ratio: 10				
# Dwellings; 1	2016 Rate: 2.823; 2016 Ratio: 10	3.27%; 2016 Taxe	es: \$5,533.08		
Census Tract: 127.01	2017 Rate: 2.957; 2017 Ratio: 10	04.26%; 2017 Taxe	s: \$5,795.72		
Current Owner			Sale Data		
MANDIA, WILLIAM F & GERTRUDE E			Date: 05/01/198	31	
44 BUCKNELL RD			Price: \$71,625.	00	
Somers Point, NJ 08244-1338			Ratio: 2.74%		
Previous Owner:			Deed Book: 035		
			Deed Page: 003	332	
Latest Sales Detail	0.1. 0.1	= 8 1	-d-2- G	TENT	
Recorded:	Sales Price:	Recorded:			Price:
Sales Date:	Sales Ratio:	Sales Date:			Ratio:
Deed Book:	Use Code:	Deed Book:		Use C	
Deed Page: Buyer	Not Usable:	Deed Page:		Not U	sable: Buyer
44 BUCKNELL RD Somers Point, NJ 08244-1338 Seller	Sell	er			
5 10 10 10 10 10 10 10 10 10 10 10 10 10	12 8 10 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		RIVE SOLVE	NO	<u>.</u>